

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In Re:)	
ERIC LEE HAKEN)	
18 24TH STREET)	
WINDOM, MN 56101)	Case Number: 04 - 36905
)	
)	
)	
)	Chapter: 7
)	
)	
Social Security Number:)	
Debtor:)	
xxx-xx-7183)	
)	
)	

Debtor

DISCHARGE OF DEBTOR

It appears that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 03/22/05

BY THE COURT
DENNIS D O'BRIEN
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on 03/22/05
Lori Vosejpka Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-3
Case: 04-36905

User: user105
Form ID: 318

Page 1 of 1
Total Served: 25

Date Rcvd: Mar 22, 2005

The following entities were served by first class mail on Mar 24, 2005.

db +HAKEN, ERIC LEE, 18 24TH STREET, WINDOM, MN 56101-1208
aty +KELLER, MAX ALLEN, 1043 GRAND AVE STE 322, ST PAUL, MN 55105-3002
tr RIES, CHARLES W, MASCHKA RIEDY & RIES PLLP, PO BOX 7, MANKATO, MN 56002-0007
6161436 BEST BUY, PO BOX 5238, CAROL STREAM IL 60197-5238
6161438 CHASE, PO BOX 15650, WILMINGTON DE 19886-5650
6255765 +COTTONWOOD COUNTY, COTTONWOOD CO COURT ADMINISTRATOR, PO BOX 97, WINDOM MN 56101-0097
6161452 COTTONWOOD COUNTY SHERIFF, COTTONWOOD COUNTY COURTHOUSE, WINDOM MN 56101
6161439 +FIRST SECURITY BANK, PO BOX 129, STORDEN MN 56174-0129
6161440 +IC SYSTEM INC, 444 HIGHWAY 96 EAST, PO BOX 64887, ST PAUL MN 55164-0887
6161442 +MBNA, PO BOX 15102, WILMINGTON DE 19886-5102
6161443 +MESSERLI & KRAMER, 3033 CAMPUS DR 250, PLYMOUTH MN 55441-2662
6161444 +MINNESOTA DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6161456 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6161446 +SEARS, PO BOX 818017, CLEVELAND OH 44181-8017
6161448 +ST JAMES FEDERAL, 501 1ST AVENUE S, ST JAMES MN 56081-1727
6161447 +ST JAMES FEDERAL, 501 1ST AVENUE S, STL JAMES MN 56081-1727
6161449 STATE BANK OF JEFFERS, 102 E WHITED ST, JEFFERS MN 56145-4034
6161450 +STUDENT LOAN FINANCE CORP, PO BOX 790437, ST LOUIS MO 63179-0437
6161454 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6161453 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070

The following entities were served by electronic transmission on Mar 23, 2005 and receipt of the transmission was confirmed on:

6161436 EDI: HFC.COM Mar 23 2005 03:09:00 BEST BUY, PO BOX 5238, CAROL STREAM IL 60197-5238
6161437 EDI: CAPITALONE.COM Mar 23 2005 03:09:00 CAPITAL ONE, PO BOX 85015, RICHMOND VA 23285-5015
6161441 +EDI: IRS.COM Mar 23 2005 03:09:00 INTERNAL REVENUE SERVICE, 316 N ROBERT ST, STOP 5700,
ST PAUL MN 55101-1001
6161445 EDI: PROVID.COM Mar 23 2005 03:09:00 PROVIDIAN, PO BOX 660548, DALLAS TX 75266-0548
6161446 +EDI: SEARS.COM Mar 23 2005 03:09:00 SEARS, PO BOX 818017, CLEVELAND OH 44181-8017
6161455 +E-mail: deed.bkpt.mpwr@state.mn.us Mar 22 2005 23:49:49 STATE OF MINNESOTA,
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812
6161451 +EDI: WTRRN BANK.COM Mar 23 2005 03:09:00 TARGET NATIONAL BANK, PO BOX 59317,
MINNEAPOLIS MN 55459-0317

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2005

Signature:

